criminals. Besides this, the vigil on the border has been increased by deployment of additional companies of BSF, strengthening of Border observation posts/Towers and night curfew within 500 yards of the Indo-Pak border.

**Installation of pollution control devices in Industrial Units**

326. SHRI HARVENDRA SINGH HANSPAL : Will the Minister of ENVIRONMENT AND FORESTS be pleased to state :

(a) whether it is a fact that many of the industrial units situated on the banks of the Ganga river have refused to instal pollution control devices which has seriously impeded implementation of the Ganga Action Plan;

(b) if so, what are the details of the industrial units which have refused to instal pollution control devices; and

(c) what action Government propose to take against such industrial units and to implement Ganga Action Plan in a phased manner?

THE MINISTER OF STATE IN THE MINISTRY OF ENVIRONMENT AND FORESTS (SHRIMATI SUMATI ORAON) : (a) No, Sir.

(b) and (c) Do not arise.

**Home Loan Accounts Scheme**

327. SHRI HARVENDRA SINGH HANSPAL: Will the Minister of FINANCE be pleased to state:

(a) whether the Home Loan Account Scheme formulated by the National Housing Bank has been launched by all the public sector banks in the country;

(b) if so, what are the salient features of the said Scheme;

(c) whether there is any positive response to this Scheme from the general public; and

(d) if so, to what extent the said scheme is likely to be successful all over the country?

THE MINISTER OF STATE IN THE DEPARTMENT OF EXPENDITURE IN THE MINISTRY OF FINANCE (SHRI B.K. GADHVI): (a) The Home Loan Account Scheme has been launched by all public sector banks with effect from 1st July, 1989.

(b) The Home Loan Account Scheme is an integrated scheme for all income groups for both rural and urban areas. Any individual not owning a house anywhere in India can join the scheme with as low a contribution as Rs. 30/- p.m. Under the scheme, if a member saves regularly for a minimum period of 5 years he is entitled for a loan as a multiple of the accumulated savings. The multiple varies inversely with the size of the accommodation desired by the member. Deposits under the scheme will earn interest at 10% p.a. The interest rate on loans varies from 10.5% to 14.5% depending upon the amount of loan and is not on slab basis. A loan under the scheme also does not debar a loan from any other source including a loan from the bank on usual terms. The loan is subject to all other conditions laid down by the Reserve Bank of India for grant of housing loans by banks.

(c) and (d) National Housing Bank has reported that the public have responded to the scheme positively but it is expected to gather momentum only gradually.